

Fill in this information to identify the case:Debtor Name Srinath Dharmapadam & Purvi DharmapadamUnited States Bankruptcy Court for the: Middle District of PennsylvaniaCase number: 4:23-bk-00487☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11**

12/17

Month: November 2023

Date report filed:

MM / DD / YYYYLine of business: Independent Contractor

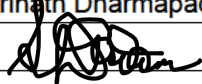
NAISC code:

541600

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Srinath Dharmapadam

Original signature of responsible party



Printed name of responsible party

Srinath Dharmapadam**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts\$ 70,797.32

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 9,394.70**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 4,548.25**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 4,846.45**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 75,643.77

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 0.00

(*Exhibit E*)

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 391.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 391.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 391.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>9,230.80</u>	—	\$ <u>9,394.70</u>	=	\$ <u>-163.90</u>
33. Cash disbursements	\$ <u>3,200.00</u>	—	\$ <u>4,548.25</u>	=	\$ <u>-1,348.25</u>
34. Net cash flow	\$ <u>6,030.80</u>	—	\$ <u>4,846.45</u>	=	\$ <u>1,184.35</u>
35. Total projected cash receipts for the next month:					\$ <u>9,230.80</u>
36. Total projected cash disbursements for the next month:					- \$ <u>3,200.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>6,030.80</u>

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Type	Date	Name	Amount	
Total Income				
1099 Income				
Deposit	11/03/2023	Niche Polymer LLC	\$ 1,153.85	
Deposit	11/10/2023	Niche Polymer LLC	\$ 1,153.85	
Deposit	11/17/2023	Niche Polymer LLC	\$ 1,153.85	
Deposit	11/24/2023	Niche Polymer LLC	\$ 1,178.85	
Total 1099 Income			\$ 4,640.40	(A)
Funds in Estya Group LLC				
Deposit	11/03/2023	Niche Polymer LLC	\$ 1,153.85	
Deposit	11/10/2023	Niche Polymer LLC	\$ 1,153.85	
Deposit	11/17/2023	Niche Polymer LLC	\$ 1,153.85	
Deposit	11/24/2023	Niche Polymer LLC	\$ 1,153.85	
Total 1099 Income			\$ 4,615.40	(B)
	11/30/2023	Interest Income - Estya Savings	\$ 138.90	(C)
Grand Total All Income Schedule C (A+B+C)			\$ 9,394.70	

Vendor	Type	Date	Num	Account	Amount
Amazon					
	Bill	11/03/2023		Gardening	\$ 68.89
	Bill	11/27/2023		Household Expenses	\$ 27.46
	Bill	11/27/2023		Household Expenses	\$ 27.77
	Bill	11/30/2023		Pet Expense	\$ 44.51
Total Amazon					\$ 168.63
Banner Life					
	Bill	11/08/2023		Llife Insurance	\$ 308.10
Total Banner Life					\$ 308.10
Columbia Gas					
	Bill	11/20/2023		Gas	\$ 77.84
Total Columbia Gas					\$ 77.84
Coploff, Ryan & Houser					
	Check	11/02/2023	103	Legal Fees	\$ 391.00
Total Coploff, Ryan & Houser					\$ 391.00
First Energy					
	Bill	11/07/2023		Electric	\$ 47.15
Total First Energy					\$ 47.15
Martins					
	Check	11/01/2023		Groceries	\$ 7.00
	Bill	11/06/2023		Groceries	\$ 10.18
	Bill	11/08/2023		Groceries	\$ 4.78
	Bill	11/24/2023		Groceries	\$ 22.35
Total Martins					\$ 44.31
Mortgage					
	Bill	11/07/2023		Phh Mortgage	\$ 974.48
Total Mortgage					\$ 974.48
MTB Visa					
	Bill	11/17/2023		Meals and Entertainment	\$ 12.69
Total MTB Visa					\$ 12.69
SamsClub					
	Bill	11/15/2023		Groceries	\$ 51.37
	Bill	11/17/2023		Groceries	\$ 10.88

Strictly Confidential

Vendor	Type	Date	Num	Account	Amount	
	Bill	11/17/2023		Gas for Car & Maintenance	\$ 48.47	
	Bill	11/27/2023		Groceries	\$ 65.99	
	Bill	11/27/2023		Gas for Car & Maintenance	\$ 41.52	
	Bill	11/29/2023		Groceries	\$ 29.72	
	Bill	11/29/2023		Toiletries & Cosmetics	\$ 29.00	
	Bill	11/29/2023		Gas for Car & Maintenance	\$ 25.12	
Total SamsClub					\$ 302.07	
Sheetz						
	Bill	11/15/2023		Gas for Car & Maintenance	\$ 6.94	
	Bill	11/27/2023		Gas for Car & Maintenance	\$ 15.16	
Total Sheetz					\$ 22.10	
T-Mobile						
	Check	11/03/2023		Telephone & Internet	\$ 163.13	
Total T-Mobile					\$ 163.13	
Temu						
	Deposit	11/03/2023		Shoes Refund	\$ (10.17)	
	Bill	11/17/2023		Misc	\$ 23.10	
	Deposit	11/24/2023		Clothing Refund	\$ (12.03)	
	Deposit	11/24/2023		Clothing Refund	\$ (22.89)	
Total Temu					\$ (21.99)	
Walmart						
	Bill	11/07/2023		Groceries	\$ 27.57	
Total Walmart					\$ 27.57	
					\$ 2,517.08	(A)
Add: Estya Payment				Bank Charges	\$ 31.17	
Add: Cash withdrawal - Company Petty Cash Expenses					\$ 2,000.00	
Total Estya Expenses					\$ 2,031.17	(B)
Grand Total Schedule D (A+B)					\$ 4,548.25	

MyChoice Plus Checking (2016)

(Nickname)

View Account

MyChoice Plus Checking (2016)

Go >

Total Balance ?

\$19,683.83

Available Balance ?

\$19,683.83

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Recent Activity

Last 7 Years

Account Info

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Schedule a Transfer

Pay a Bill

PENDING

- You currently have no pending transactions

View Scheduled Transfers (\$0.00)

View Scheduled Bill Payments (\$0.00)

POSTED



Export Transaction History

View Cleared Checks

Load more transactions

(Older)

Date Range
(In last 90 days only)

11/01/2023




To

11/30/2023

Update

Date	Description	Debit (-)	Credit (+)	Balance
11/30/2023	VENMO *AMAZON SAN JOSE	-\$44.51		\$18,750.63
11/29/2023	SAMS CLUB #8193 HAGERSTOWN	-\$25.12		\$18,795.14
11/29/2023	SAMSClub #8193 HAGERSTOWN	-\$58.72		\$18,820.26
11/29/2023	VENMO *AMAZON SAN JOSE	-\$27.77		\$18,878.98
11/27/2023	SAMS CLUB #8193 HAGERSTOWN	-\$41.52		\$18,906.75
11/27/2023	SAMSClub #8193 HAGERSTOWN	-\$65.99		\$18,948.27
11/27/2023	PIN SHEETZ 0464 HAGERSTOWN	-\$15.16		\$19,014.26
11/27/2023	VENMO *AMAZON SAN JOSE	-\$27.46		\$19,029.42
11/24/2023	PIN MARTINS 6444 HAGERSTOWN	-\$22.35		\$19,056.88
11/24/2023	NICHE POLY DIR DEP		\$1,178.85	\$19,079.23
11/20/2023	COLUMBIA GAS OF BILLPAY	-\$77.84		\$17,900.38
11/20/2023	TEMU.COM 130-248-0611	-\$23.10		\$17,978.22
11/20/2023	TACO BELL 5141 HAGERSTOWN	-\$12.69		\$18,001.32
11/20/2023	RETURN-TEMU.COM 1-302-4806118		\$12.03	\$18,014.01
11/17/2023	SAMS CLUB #8193 HAGERSTOWN	-\$48.47		\$18,001.98
11/17/2023	SAMS CLUB #8193 HAGERSTOWN 11/16 I31584 ?	-\$10.88		\$18,050.45
11/17/2023	SAMS CLUB #8193 301-714-0096	-\$51.37		\$18,061.33
11/17/2023	NICHE POLY DIR DEP		\$1,153.85	\$18,112.70
11/15/2023	SHEETZ 0145 00001453HAGERSTOWN	-\$6.94		\$16,958.85
11/15/2023	RETURN-TEMU.COM BOSTON		\$22.89	\$16,965.79
11/13/2023	BANNER LIFE PREM DEBIT	-\$308.10		\$16,942.90
11/13/2023	WAL-MART #1674 HAGERSTOWN 11/10 H36556 ?	-\$27.57		\$17,251.00

Help ^

Date	Description	Debit (-)	Credit (+)	Balance
11/09/2023	FIRSTENERGY OPCO ACH	-\$47.15		\$17,278.57
11/09/2023	 [REDACTED] NICHE POLY DIR DEP		\$1,153.85	\$17,325.72
11/08/2023	PIN MARTINS 6444 HAGERSTOWN	-\$4.78		\$16,171.87
11/07/2023	MORTGAGE SERV CT MTG PAYMT	-\$974.48		\$16,176.65
11/06/2023	MARTINS 6444 HAGERSTOWN	-\$10.18		\$17,151.13
11/03/2023	COMENITY PAY SM WEB PYMT	-\$449.80		\$17,161.31
11/03/2023	T-MOBILE PCS SVC	-\$163.13		\$17,611.11
11/03/2023	 [REDACTED] NICHE POLY DIR DEP		\$1,153.85	\$17,774.24
11/02/2023	CHECK 0103 (View) 	-\$391.00		\$16,620.39
11/01/2023	MARTINS 6444 HAGERSTOWN	-\$7.00		\$17,011.39

Last login at 12:35 am ET on Wednesday, December 13, 2023

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ESTYA GROUP LLC

[Redacted]
[Redacted]

ACCOUNT TYPE	
M&T SIMPLE CHECKING FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
[Redacted] 1038	11/01/23 - 11/30/23
BEGINNING BALANCE	\$51,144.37
DEPOSITS & CREDITS	4,615.40
LESS CHECKS & DEBITS	47,031.17
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$8,728.60

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
11/01/2023	BEGINNING BALANCE			\$51,144.37
11/03/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	\$1,153.85		
11/03/2023	COUNTER WITHDRAWAL		\$2,000.00	50,298.22
11/06/2023	Branch Telephone Transfer/Withdrawal		45,000.00	5,298.22
11/09/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	1,153.85		6,452.07
11/13/2023	DELUXE BUS SYS. BUS PRODS [Redacted]		31.17	6,420.90
11/17/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	1,153.85		7,574.75
11/24/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	1,153.85		8,728.60
	NUMBER OF DEPOSITS/CHECKS PAID	4	0	

EFFECTIVE JANUARY 1,2024, TREASURY MANAGEMENT AND COMMERCIAL DEPOSIT SERVICES PRICING IS CHANGING. VISIT MTB.COM/BBUPDATE2024 FOR DETAILS. YOU'LL ALSO RECEIVE AN INSERT WITH THE CHANGES IN YOUR NEXT STATEMENT OR IN A SEPARATE MAILING.

HOW TO BALANCE YOUR M&T BANK ACCOUNT

TO BALANCE YOUR ACCOUNT WITH THIS STATEMENT COMPLETE STEPS 1,2, & 3.

STEP 1 Place a checkmark (✓) beside each item listed on this statement which has a corresponding entry in your register.
Also place a checkmark next to the item in your register.

STEP 2 Add to your register:
(a) Any deposits and other credits shown on this statement which you have not already entered.
(b) Any interest this statement shows credited to your account.

STEP 3 Subtract from your register:
(a) Any checks or other withdrawals shown on this statement which you did not enter into your register.
(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.
(c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

STEP 4 List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
1	\$	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	\$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
13	\$	
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	\$	

STEP 5 Enter on this line the Ending Balance shown in the summary on the front of this statement.

\$	
----	--

STEP 6 Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$	
----	--

STEP 7 Enter the total of STEPS 5 & 6.

\$	
----	--

STEP 8 Enter TOTAL OUTSTANDING CHECKS & DEBITS (from STEP 4).

\$	
----	--

STEP 9 Subtract STEP 8 from STEP 7 and enter the difference here.

\$	
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This amount should be your current account balance.

If you have questions, think your statement is incorrect, or for information regarding Treasury Management Services, please contact your M&T Relationship Manager or the Commercial Service Team at 1-800-724-2240, Monday through Friday, 8am - 6pm ET.

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Total Balance ?
\$45,138.90

Available Balance ?
\$45,138.90

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Schedule a Transfer

PENDING
- You currently have no pending transactions

POSTED

Export Transaction History

Load more transactions (Older)
Date Range (In last 90 days only) 11/01/2023 To 11/30/2023 Update

Date	Description	Debit (-)	Credit (+)	Balance
11/30/2023	INTEREST PAYMENT		\$138.90	\$45,138.90
11/06/2023	BRANCH TELEPHONE TRANSFER/DEPOSIT		\$45,000.00	\$45,000.00

Last login at 12:37 am ET on Wednesday, December 13, 2023

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